

Information to identify the case:

Debtor 1	Daniel E Stewart	Social Security number or ITIN	xxx-xx-7297
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-25918-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel E Stewart

8/16/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel E Stewart
Debtor

Case No. 17-25918-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 16, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db	+ Daniel E Stewart, 22 Lenwood Court, Hamilton, NJ 08690-3313
516985955	+ Robert L. Baroska, III, Esq., Hayt Hayt & Landau, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 16 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 16 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: assetrecovery@hamiltonhorizons.org	Aug 16 2022 20:35:00	Hamilton Horizons FCU, 3535 Quakerbridge Rd., Suite 600, Hamilton Twp., NJ 08619-1250
517110457	EDI: CAPITALONE.COM	Aug 17 2022 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517125432	Email/PDF: bncnotices@becket-lee.com	Aug 16 2022 20:40:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516985948	+ EDI: CAPITALONE.COM	Aug 17 2022 00:33:00	CapitalOne, 15000 Capital One Drive, Richmond, VA 23238-1119
517090263	EDI: CRFRSTNA.COM	Aug 17 2022 00:33:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516985949	+ EDI: CRFRSTNA.COM	Aug 17 2022 00:33:00	Credit First NA, 6275 Eastland Road, Brook Park, OH 44142-1399
516985950	+ Email/Text: assetrecovery@hamiltonhorizons.org	Aug 16 2022 20:35:00	Hamilton Horizons, 3535 Quakerbridge Road, Suite 600, Hamilton, NJ 08619-1250
516985953	EDI: IRS.COM	Aug 17 2022 00:33:00	Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, DC 20224
516985954	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 16 2022 20:34:00	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
517099016	EDI: PRA.COM	Aug 17 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Ae0 Inc, POB 41067, Norfolk VA 23541
516992674	+ EDI: RMSC.COM	Aug 17 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516985956	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 16 2022 20:35:00	Toyota Motor Credit, 240 Gibraltar Road, Suite

District/off: 0312-3

User: admin

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Date Rcvd: Aug 16, 2022

Form ID: 3180W

Total Noticed: 17

260, Horsham, PA 19044-2387

517162818 + Email/Text: ToyotaBKNotices@nationalbankruptcy.com

Aug 16 2022 20:35:00

Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516985952	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Attn: Special Procedures, 955 South Springfield Avenue, PO Box 724, Bldg. A, 3rd Floor, Springfield, NJ 07081
516985951	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517057926	##+	Nicole Stewart, 66 Lakewview Drive, Allentown, NJ 08501-1706

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian W. Hofmeister	on behalf of Debtor Daniel E Stewart bwh@hofmeisterfirm.com j119@ecfbis.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Robert J. Malloy	on behalf of Creditor Hamilton Horizons FCU ecf@robmalloylaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6